

Fees & Charges

Version: 1.0, Date: 25.10.2023

Opening and maintenance

Currency		Euro
Opening an IBAN account		Free
		For all registered users
Account maintenance		Free
Virtual card issue		Free
	The card is issued in the app and can be used immediately.	
Plastic Mastercard debit card issue		Free
Reissue of the virtual card		Free
		Max. 3 reissues per month per user
Reissue of the plastic card		€10
Card delivery		Free
	The card is delivered by regular mail. The average time to receive the card is 10 to 20 business days depending on the location.	
Card maintenance		Free
Domestic card payments		Free
Payments in the European Economic Area (EEA)		For payments in EUR
		3%
		For payments in other currencies
International card payments, payments outside the EEA		€0.60 + 1%
Account dormancy fee		€3.10 per month
		Starting from the 5th month of inactivity

Money transfers

SEPA transfers	€0.50
Express euro transfers within the SEPA zone delivered on the same business day.	Flat fee per transfer
SWIFT transfers	€25
Express transfers outside the SEPA zone delivered within 3-5 business days	Flat fee per transfer
Internal account-to-account transfers	Free
	With no limits on the amount
Internal card-to-card transfers	Free
	With no limits on the amount

Cash withdrawals

Cash withdrawal at ATMs in the EEA	€2
	Flat fee per withdrawal
Cash withdrawal at ATMs outside the EEA	€1.75 + 1% of the withdrawal amount
Cash withdrawals exchange rate	2.5%
	For cash withdrawals in all currencies except EUR
ATM balance inquiry	Free
Daily cash withdrawal limit	€2,000
Monthly cash withdrawal limit	€5,000

Account replenishment

Incoming SEPA transfers	Free With no limits on the amount
Incoming SWIFT transfers	Free With no limits on the amount
Transfers within CFPS	Free With no limits on the amount

Informational and additional services

Information about all actions with the account and cards	Free
SMS notifications of all monetary transactions	Free
Secure customer authentication (3DS OTP) for online transactions	Free Including one-time passcode sent via SMS
Account statement in paper format	€6 per page For the current year €5 per page For previous years
Card account statement confirmed by Unlimit Unlimit is a licensed electronic money institution that issues CFPS cards.	€5 per page
Copies of payment documents Payment orders, SWIFT confirmation documents, etc.	€25 per copy

Informational and additional services

Account closure	Free
<p>If there is no balance left. A monthly maintenance fee of €250 may be applied to the closed account with remaining balance starting from the month following the month of account closure.</p>	
Card blocking and unblocking	Free
Card PIN change	Free

General account services

CFPS offers a package of services consisting of:	€0
1 IBAN account	
1 virtual card	
1 Mastercard debit card	
Account maintenance monthly fee	€0
Reissue of the virtual card	€0
Reissue of the plastic card	€10
Card delivery	€0
Dormancy monthly fee	€3.10

Payments (excluding cards)

Incoming payment fee (SEPA)	Free
<p>With no limits on the amount</p>	
Outgoing payment fee (SEPA)	€0.50

Payments (excluding cards)

Incoming payment fee (SWIFT)	Free With no limits on the amount
Outgoing payment fee (SWIFT)	€25
Payment investigation, cancellation or correction	€23
Chargeback upon request of ordering party	€23

Cards and cash

CFPS transaction claim	€25 Having no grounds
Withdrawal fee per transaction	€2 In the EEA
Withdrawal fee per transaction	€1.75 + 1% Outside the EEA

Limits

Card-not-present transactions	€5,000 per transaction €10,000 per day €20,000 per month
POS (card present) transactions	€5,000 per transaction €10,000 per day €20,000 per month
Daily cash withdrawal limit	€2,000
Monthly cash withdrawal limit	€5,000

Package of services

CFPS offers a package of services consisting of:

1 IBAN account

1 virtual card

1 Mastercard debit card

€0

Services beyond this package
will be charged separately